

Abstract

Secure network transaction system obtains user-  
authorized genetic term or bioinformatic profile, and  
transacts online service according to genetically-based user  
medical or other risk determined therefrom. Insurance  
policy, promotional offer, or other service may dynamically  
address genetically-based condition. Bioinformatic data  
classifies user per personal mask which filters subset of  
user genetic sequence. Risk profile may be calculated  
according to actuarial statistics, genetics and/or heredity  
using non-discriminatory rules specified for users in  
temporal or jurisdictional groups. User transactions are  
modifiable according to bioinformatic data representing  
genetically-based risk increase or decrease. Data is  
securely processed, modulated, and stored by network  
server for remote access and transaction using various  
portable user devices.